

In re:
Frank T. Zigman, Jr.
Debtor

Case No. 24-11219-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 16, 2024

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2024:

Recip ID	Recipient Name and Address
db	Frank T. Zigman, Jr., 5006 No. Convent Lane, Apt J, Philadelphia, PA 19114-3124
14873096	Bakers Bay Condo. Association I, 9401 State Road, Philadelphia, PA 19114
14873100	CeruLean, 501 Southlake Blvd, Richmond, VA 23236-3042
14873106	First Premier Bank, a/k/a., Premier Bankcard, LLC, Bankruptcy Department, 3820 No. Louise Avenue, Sioux Falls, SD 57107-0145
14873108	Mercury Indemnity Co. of Florida, 1901 Ulmerton Road, Suite 6, Clearwater, FL 33762-2307
14873111	Pennsylvania Turnpike Commission, E-ZPass Customer Service Center, 300 East Park Drive, Harrisburg, PA 17111-2729
14873114	Philadelphia Federal Credit Union, 425 Phillip Blvd, Ewing, NJ 08618-1430
14873118	Philadelphia Municipal Court, Traffic/Administrative Judge, 800 Spring Garden Street, Room 2nd FL, Philadelphia, PA 19123-2690
14873122	+ Verve Card//Genesis Financial Solutions, Inc., CB Indigo//Celtic Bank, P.O. Box 4477, Beaverton, OR 97076-4401

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: r.mcneil@verizon.net	May 17 2024 00:11:00	RONALD G. MCNEIL, Esquire, McNeil Legal Services, 1333 Race Street, Philadelphia, PA 19107-1585
tr	+ Email/Text: bncnotice@ph13trustee.com	May 17 2024 00:11:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	May 17 2024 00:20:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 17 2024 00:12:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14873095	Email/Text: bk@avant.com	May 17 2024 00:20:00	Avant, LLC/Web Bank, 222 W. Merchandise Mart, Suite 900, Chicago, IL 60654-1105
14873098	^ MEBN	May 17 2024 00:06:13	Best Buy, Bankruptcy, 7601 Penn Avenue South, Richfield, MN 55423-8500
14873102	Email/Text: cfcbackoffice@contfinco.com	May 17 2024 00:12:00	Continental Finance Company, LLC, 4550 Linden Hill Road, Suite 400, Wilmington, DE 19808-2952
14873099	EDI: CAPITALONE.COM	May 17 2024 04:02:00	Capital One Financial, Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285
14877474	+ EDI: AIS.COM	May 17 2024 04:05:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14873101	EDI: CITICORP	May 17 2024 04:05:00	CitiCorp Credit Services, Inc., Citibank Client Services, 100 Citibank Drive, San Antonio, TX 78245-3202
14873103	Email/PDF: creditonebknotifications@resurgent.com	May 17 2024 01:40:02	Credit One Bank, N.A., Bankruptcy Department,

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			6801 So. Cimarron Road, Las Vegas, NV 89113-2273
14873105	+ EDI: PHINGENESIS	May 17 2024 04:05:00	Destiny Card, c/o Concora Credit Inc., P.O. Box 4477, Beaverton, OR 97076-4401
14873104	EDI: PHINGENESIS	May 17 2024 04:05:00	Feb Destiny, 14600 NW Greenbrier Parkway, Beaverton, OR 97006-5745
14873107	EDI: IRS.COM	May 17 2024 04:05:00	Internal Revenue Service, Bankruptcy Division, P.O. Box 7346, Philadelphia, PA 19101-7346
14873109	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	May 17 2024 00:11:00	New Jersey Turnpike Authority, E-Z Pass, P.O. Box 5042, Woodbridge, NJ 07095-5042
14873112	Email/Text: bankruptcygroup@peco-energy.com	May 17 2024 00:12:00	PECo Energy Co., Bankruptcy Group, 2301 Market Street # 04-NW, Philadelphia, PA 19103-1338
14873113	Email/Text: CollectionsDept@PFCU.COM	May 17 2024 00:12:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1003
14873110	EDI: PENNDEPTREV	May 17 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496
14873110	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2024 00:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0496
14873111	^ MEBN	May 17 2024 00:06:07	Pennsylvania Turnpike Commission, E-ZPass Customer Service Center, 300 East Park Drive, Harrisburg, PA 17111-2729
14873115	^ MEBN	May 17 2024 00:05:50	Philadelphia Gas Works, Bankruptcy Unit, P.O. Box 3500, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
14873116	+ Email/Text: megan.harper@phila.gov	May 17 2024 00:20:00	Philadelphia Law Department, Bankruptcy Unit, Municipal Services Bldg, 1401 JFK Blvd, Room 508, Philadelphia, PA 19102-1617
14873117	Email/Text: bankruptcy@philapark.org	May 17 2024 00:20:00	Philadelphia Parking Authority, Office of Chief Counsel, 701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
14877692	Email/PDF: resurgentbknofications@resurgent.com	May 17 2024 00:12:58	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14883124	EDI: Q3G.COM	May 17 2024 04:05:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
14873119	Email/Text: ssa.bankruptcy@ssa.gov	May 17 2024 00:12:00	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2924
14873120	EDI: SYNC	May 17 2024 04:02:00	Synchrony Financial, Bankruptcy Department, 777 Long Ridge Road, Suite 2, Stamford, CT 06902-1259
14873097	Email/Text: jcissell@bankofmissouri.com	May 17 2024 00:12:00	The Bank of Missouri, Bankruptcy Department, 916 No. Kingshighway Street, Perryville, MO 63775-1204
14873121	Email/Text: birminghamtops@sba.gov	May 17 2024 00:20:17	U.S. Small Business Administration, Collection/Bankruptcy Department, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424

TOTAL: 29

BYPASSED RECIPIENTS

District/off: 0313-2

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14874621	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER R. MOMJIAN	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue crmomjian@attorneygeneral.gov
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Philadelphia Federal Credit Union mfarrington@kmlawgroup.com
RONALD G. MCNEIL, Esquire	on behalf of Debtor Frank T. Zigman Jr. r.mcneil@verizon.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM J LEVANT	on behalf of Creditor Philadelphia Federal Credit Union efile.wjl@kaplaw.com wlevant@gmail.com

TOTAL: 6

Information to identify the case:		
Debtor 1:	Frank T. Zigman Jr.	Social Security number or ITIN: xxx-xx-0269
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:		Social Security number or ITIN: -- --
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 4/11/24
Case number:	24-11219-amc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Frank T. Zigman Jr.	
2. All other names used in the last 8 years	aka Francis T. Zigman, aka Ronald Frank Zigman, dba Ambassador 35 Limousine, LLC, dba Ambassador 35 Limousine, Inc.	
3. Address	5006 No. Convent Lane Apt "J" Philadelphia, PA 19114-3124	
4. Debtor's attorney Name and address	RONALD G. MCNEIL, Esquire McNeil Legal Services 1333 Race Street Philadelphia, PA 19107-1585	Contact phone 215-564-3999 Email: r.mcneil@verizon.net
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 5/16/24

For more information, see page 2

Debtor **Frank T. Zigman Jr.**

Case number **24-11219-amc**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 12, 2024 at 9:15 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info, go to https://www.justice.gov/ust/moc						
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 9/10/24 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 6/20/24 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 10/8/24 </td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 9/10/24	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/20/24	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/8/24
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Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 6/20/24							
Deadline for governmental units to file a proof of claim:	Filing deadline: 10/8/24							
	<table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors				
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors							

9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1255.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: **7/23/24 at 10:00 AM**, Location: **Courtroom #4, 900 Market Street, Philadelphia, PA 19107**	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	